



Rockford Bell Credit Union

Dedicated to providing quality financial services

If you can DREAM it...

Your house can FINANCE it!

Do you have \$10,000 or more stashed in your closets? You may be surprised at how much you can borrow from the equity you've worked hard to build in your home! Use it to:

- remodel
- cover wedding costs
- pay tuition
- take that trip
- consolidate bills
- and more!

Find out how much cash you have access to right now! Apply online at www.rbcu.net, call us, or stop by the branch near you!

PLUS: Take a draw of \$1,000 or more from a new or existing Home Equity Line of Credit before July 31, 2011, and you'll automatically be entered in a drawing to win a \$100 Menards® gift card!



Our Home Equity Line of Credit can help you achieve your summer goals!

*Must take a draw of \$1000 or more from a new or existing Home Equity Line of Credit by 7/31/2011 to be entered in the Menards gift card drawing. Odds of winning depend on number of entries. Menards is not affiliated with nor a sponsor of this drawing. Ask for complete details. Not a promise to lend. Standard credit qualifications and some restrictions apply. Home Equity Line of Credit rate is variable; variable rate loans are subject to increase after consummation of the loan. Annual Percentage Rate may vary.

Don't forget...
We offer 15 & 30 year Mortgage loans for purchases and refinances. Rates are still at historic lows, and RBCU is a lender you know you can trust!

Have You Landed a New Job?



We want to make sure you keep everything that belongs to you. According to data from Charles Schwab, nearly HALF of assets from an old job had not been moved a year later by 401k participants (about 43%).*

Many people just don't know how to move the funds. If you are moving or have moved to a new job and still have a 401k with your last employer, don't leave that hard-earned money behind. We can help you with an easy rollover to an IRA. As you probably know, IRAs offer tax advantages and security to protect your principal. Contact us today and keep your retirement on track!

*Source: www.retirementthink.com: Rollover, May 25, 2011

ATTN PARENTS:

B2S Made EZ

Our Back-To-School Signature Loan lets you access up to \$5000 for 24 months at a low **8.9% APR***. Shop early and take advantage of retail sales — this loan is available July 15 - September 1. Kick this school year off to a great start!

*APR-Annual Percentage Rate, subject to change. Not a promise to lend; standard credit qualifications and some restrictions apply.

www.rbcu.net

MAIN OFFICE - LOVES PARK

4225 Perryville Road
Loves Park, IL 61111
Phone: 815.636.2100

Lobby Hours:

Mon - Thurs 9:00am - 5:00pm
Fri 9:00am - 6:00pm
Sat 9:00am - 12:00noon

Drive-Up Hours:

Mon - Thurs 7:30am - 5:30pm
Fri 7:30am - 6:00pm
Sat 9:00am - 12:00noon

ROCKFORD BRANCH

702 E. Jefferson St.
Rockford, IL 61107
Phone: 815.968.7020

Lobby Hours:

Mon - Thurs 8:30am - 5:00pm*
Fri 8:30am - 6:00pm*
Sat 9:00am - 12:00noon

*Closed daily from 1pm-2pm

MOUNT MORRIS BRANCH

4 E. Main St.
Mt. Morris, IL 61054
Phone: 815.734.6427

Lobby/Drive-Up Hours:

Mon - Thurs 8:00am - 4:30pm
Fri 7:30am - 5:00pm
Sat 9:00am - 12:00noon

24/7 VISA HELP LINES

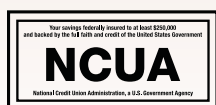
Credit: 800-322-8472
Debit/ATM: 800-523-4175

24 HOUR PHONE BANKING

815-636-2559

ONLINE BANKING & BILL PAY

www.rbcu.net



Put High Rates & Hefty Payments In Your Rear View Mirror

Finance Your Vehicle With Us!

Whether you're planning to purchase a new vehicle or refinancing your current car or truck, you can drive your way to savings this summer with an auto loan from Rockford Bell Credit Union. Our personal service, quick approval and affordable financing plans will help you leave high rates and hefty payments in the dust.

Check out these great loan features:

- **Low interest rates***
- **Flexible terms available up to 72 months**
- **No hidden fees or prepayment penalties**
- **Additional coverage through GAP, mechanical breakdown, credit life and disability insurances – at lower costs than you'll pay elsewhere**



You can even get an auto loan pre-approval from the credit union before you visit the dealership! Choose your next vehicle and negotiate the best price, knowing you already have a loan approved that fits into your budget. Plus, you'll be able to combine our low rates with cash-back offers from the dealership!

Even if you already have a vehicle loan on a car you've been driving for years, you can take advantage of great savings with Rockford Bell Credit Union. Refinance your current loan with us, and see how we can lower your rates, cut your payments and make enough room in your budget to drive through!

Stop by, or give one of our loan officers a call at **815-636-2100** today! With our great service, great rates and great savings, you'll be on the road enjoying the summer breeze in no time!

Not a promise to lend. Standard credit qualifications and some restrictions apply. Ask for details.



Upcoming Credit Union Holidays

Labor Day - Closed Monday, Sept 5, 2011

Remember, even when we are closed, you can access your accounts online at rbcu.net, Mobile Banking or via 24 Hour Phone Banking at 815.636.2559.